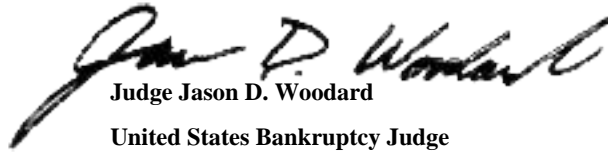

SO ORDERED,




Judge Jason D. Woodard
United States Bankruptcy Judge

The Order of the Court is set forth below. The case docket reflects the date entered.

**IN THE UNITED STATES BANKRUPTCY COURT FOR
THE NORTHERN DISTRICT OF MISSISSIPPI**

IN THE MATTER OF:

CHAPTER 13 CASE NO.:

**STEPHANIE MILLS NORWOOD and
STEVEN WAYNE NORWOOD**

23-11361-JDW

**AGREED ORDER OVERRULING AMENDED OBJECTION
TO PROOF OF CLAIM OF BANK OF HOLLY SPRINGS (Clm. #6-1) (Dkt. #35)**

THIS MATTER came before the Court on the Trustee's Amended Objection to Proof of Claim of Bank of Holly Springs (Clm. #6-1) (Dkt. #35) (the "Objection") which supersedes the Objection to Proof of Claim of Bank of Holly Springs (Clm. #6-1) (Dkt. #33) and the response (Dkt. #36) thereto by Bank of Holly Springs ("BHS"). The parties have settled the Objection, and the agreement of the parties, as expressed herein, is hereby approved by the Court.

IT IS THEREFORE ORDERED AND ADJUDGED, that the Objection shall be and is hereby overruled.

IT IS FURTHER ORDERED, that following the entry of this agreed order, but no later than January 25, 2024, the Trustee shall disburse the sum of \$2,866.09 to BHS for

payment of real property taxes and hazard insurance as detailed hereinbelow. The Trustee shall collect her statutory compensation for such disbursement.

IT IS FURTHER ORDERED, that using the funds received from the Trustee, BHS shall pay the following: (1) the sum of \$836.09 to Yalobusha County Tax Assessor in satisfaction of all real property taxes currently owed; and (2) the sum of \$2,030.00 to the insurer of the real property for renewal of hazard insurance for a 12-month period effective February 21, 2024.

IT IS FURTHER ORDERED, that the continuing postpetition payment due to BHS shall be reduced to principal and interest only in the amount of \$803.46 per month effective August 1, 2023.

IT IS FURTHER ORDERED, that the escrow shortage of \$2,894.78 as set forth in Part 3 of the Mortgage Proof of Claim Attachment shall be disallowed and the total prepetition arrearage reduced to the amount of \$20,262.13.

IT IS FURTHER ORDERED, that the Proof of Claim (Clm. #6-1) of BHS shall be and is hereby amended consistent with the terms of this Agreed Order.

IT IS FURTHER ORDERED, that following the payment of real property taxes and hazard insurance as provided herein, Bank of Holly Springs ("BHS") shall be permitted to cease the maintenance of an escrow account related to the underlying indebtedness and the Debtor's principal residence.

IT IS FURTHER ORDERED, that BHS shall have no responsibility to pay future real property taxes or premiums necessary to maintain hazard insurance coverage for the Debtor's principal residence; however, nothing contained herein shall prohibit BHS

from, at its discretion, making future advances for payment of real property taxes and/or hazard insurance should the Debtors fail to pay either in a timely fashion. Such advances shall be collectible from the Debtors pursuant to Federal Rule of Bankruptcy Procedure 3002.1.

END OF ORDER

AGREED & APPROVED:

/s/ W. Jeffrey Collier
W. JEFFREY COLLIER
ATTORNEY FOR TRUSTEE

/s/ Bart M. Adams
BART M. ADAMS
ATTORNEY FOR
BANK OF HOLLY SPRINGS
MSB NO. 100985

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